

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

Valuation of Security Assumption of Executory Contract or unexpired Lease Lien Avoidance

Last revised: November 14, 2023

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re: Case No.: 24-13989
James R. Torres, Sr. and Omayra Torres Judge: ABA

Debtor(s)

Chapter 13 Plan and Motions

☐ Original ☒ Modified/Notice Required Date: 10/05/2024
☐ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS WILL BE AFFECTED

The Court issued a separate Notice of the Hearing on Confirmation of Plan, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the Chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY: ☐ 7a / ☐ 7b / ☐ 7 c.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY: ☐ 7a / ☐ 7b / ☐ 7 c.

Initial Debtor(s)' Attorney: /s/ VD Initial Debtor: /s/ JRT Initial Co-Debtor: /s/ OT

Part 1: Payment and Length of Plan

a. The debtor shall pay to the Chapter 13 Trustee \$ 1,000.00 monthly for 60 months starting on the first of the month following the filing of the petition. (If tier payments are proposed) : and then \$ _____ per month for _____ months; \$ _____ per month for _____ months, for a total of 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☒ Other sources of funding (describe source, amount and date when funds are available):

Debtor's VA Disability Benefits, Rental Property Income, Plus \$6,000.00 paid into the plan thus far.

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering real property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification. See also Part 4.

☐ If a Creditor filed a claim for arrearages, the arrearages ☒ will / ☐ will not be paid by the Chapter 13 Trustee pending an Order approving sale, refinance, or loan modification of the real property.

e. For debtors filing joint petition:

☒ Debtors propose to have the within Chapter 13 Case jointly administered. If any party objects to joint administration, an objection to confirmation must be timely filed. The objecting party must appear at confirmation to prosecute their objection.

Initial Debtor: /s/ JRT Initial Co-Debtor: /s/ OT

Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor). (Adequate protection payments to be commenced upon order of the Court.)

b. Adequate protection payments will be made in the amount of \$ 3,210.52 to be paid directly by the debtor(s), pre-confirmation to: Planet Home Lending, LLC (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Name of Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 0.00
DOMESTIC SUPPORT OBLIGATION		

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Name of Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor
Planet Home Lending, LLC	Debtors' residence at 741 Buck Road, Elmer, NJ 08318	\$272.53 (100% of creditor's allowed claim)	per contract	\$272.53 (100% of creditor's allowed claim)	Debtor shall pay the regular monthly payment pursuant to the terms of the underlying loan documents unless otherwise ordered.

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor
					Debtor shall pay the regular monthly payment pursuant to the terms of the underlying loan documents unless otherwise ordered.

c. Secured claims to be paid in full through the plan which are excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral (identify property and add street address, if applicable)	Interest Rate	Amount of Claim	Total to be Paid Including Interest Calculation by Trustee

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Name of Creditor	Collateral (identify property and add street address, if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid by Trustee

2.) Where the Debtor retains collateral and completes all Plan payments, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the automatic stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 shall be terminated in all respects. The Debtor surrenders the following collateral:

Name of Creditor	Collateral to be Surrendered (identify property and add street address, if applicable)	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Name of Creditor	Collateral (identify property and add street address, if applicable)
American Honda Finance Corp Andrews FCU DLL Financial Solutions Partner Goodleap Goodleap Mr. Cooper PHH Mortgage Services Sunrun	2024 Honda CR-V 104 Wally Dr., Richland, NJ 2023 Kioti Tractor Solar for 523 Westmont Lane, Vineland, NJ Solar for 741 Buck Road, Elmer, NJ 104 Wally Dr., Richland, NJ 523 Westmont Lane, Vineland, NJ Solar for 104 Wally Dr., Richland, NJ

g. Secured Claims to be Paid in Full Through the Plan: ☒ NONE

Name of Creditor	Collateral (identify property and add street address, if applicable)	Amount	Interest Rate	Total Amount to be Paid through the plan by Trustee

Part 5: Unsecured Claims ☐ NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

☐ Not less than \$ _____ to be distributed *pro rata*

☐ Not less than _____ percent

☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Name of Creditor	Basis For Separate Classification	Treatment	Amount to be Paid by Trustee

Part 6: Executory Contracts and Unexpired Leases ☐ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Name of Creditor	Arrears to be Cured and paid by Trustee	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment to be Paid Directly to Creditor by Debtor
Chrysler Capital	\$0.00	Auto lease for 2021 Jeep Wrangler;	Assumed	\$549.99
Sunrun	\$0.00	Solar Lease for 104 Wally, Richland, NJ;	Assumed	\$149.21
Marecelino Arbelo and Neradia Arbelo	\$0.00	Lease of 104 Wally Dr., Richland, NJ;	Assumed	n/a
	\$0.00	Lease of 523 Westmont	Assumed	n/a

Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal, and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Name of Creditor	Nature of Collateral (identify property and add street address, if applicable)	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim From Secured to Completely Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address, if applicable)	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

d. Where the Debtor retains collateral, upon completion of the Plan and issuance of the Discharge, affected Debtor may take all steps necessary to remove of record any lien or portion of any lien discharged.

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Trustee shall pay allowed claims in the following order:

- 1) Chapter 13 Standing Trustee Fees, upon receipt of funds
- 2) Priority Claims/Attorney Fees
- 3) Secured Claims
- 4) All other allowed claims
- 5) _____
- 6) _____

d. Post-Petition Claims

The Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being Modified: 04/18/2024.

Explain below **why** the plan is being modified:

To show the treatment of tenants' leases for debtor's rental properties: both are being assumed.

Are Schedules I and J being filed simultaneously with this Modified Plan?

☒ Yes

☐ No

Part 10: Non-Standard Provision(s):

Non-Standard Provisions:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor (if any) must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*.

I certify under penalty of perjury that the above is true.

Date: 10/05/2024

/s/ James R. Torres, Sr.

Debtor

Date: 10/05/2024

/s/ Omayra Torres

Joint Debtor

Date: 10/05/2024

/s/ Victor Druziako

Attorney for the Debtor(s)

In re:
James R. Torres, Sr.
Omayra Torres
Debtors

Case No. 24-13989-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Oct 09, 2024

User: admin
Form ID: pdf901

Page 1 of 4
Total Noticed: 59

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 11, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ James R. Torres, Sr., Omayra Torres, 741 Buck Road, Elmer, NJ 08318-3506
520229922	+ DLL Financial Solutions Partner, P. O. Box 7902, Des Moines, IA 50323-9402
520229924	Goodyr/Cbna, P.O. Box 5003, Sioux Falls, SD 57117
520414755	+ Jorge Arbelo, 523 Westmont Lane, Vineland, NJ 08360-2230
520414757	+ Luz Vavela, 523 Westmont Lane, Vineland, NJ 08360-2230
520414754	+ Marcelino Arbelo, 104 Wally Drive, Richland, NJ 08350-8009
520414756	+ Neradia Arbelo, 104 Wally Drive, Richland, NJ 08350-8009
520229936	+ Tractor Supply/CBNA, P. O. Box 790394, Saint Louis, MO 63179-0394

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	^ MEBN	Oct 09 2024 20:33:53	Matthew K Fissel, BROCK & SCOTT, PLLC, 3825 Forrestgate Drive, Winston Salem, NC 27103-2930
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 09 2024 20:37:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 09 2024 20:37:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	Oct 09 2024 20:36:00	MSR Asset Vehicle LLC, Robertson, Anschutz, Schneid, Crane, 13010 Morris Rd., Suite 450, Alpharetta, GA 30004-2001
520231950	Email/Text: ebnbankruptcy@ahm.honda.com	Oct 09 2024 20:37:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
520272764	Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 09 2024 20:46:53	Ally Bank, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
520229907	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 09 2024 20:47:31	Ally Cc, Po Box 9222, Old Bethpage, NY 11804-9222
520229908	+ Email/PDF: bncnotices@becket-lee.com	Oct 09 2024 20:59:30	American Express, P. O. Box 981537, El Paso, TX 79998-1537
520268223	Email/PDF: bncnotices@becket-lee.com	Oct 09 2024 20:59:37	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
520229909	+ Email/Text: ebnbankruptcy@ahm.honda.com	Oct 09 2024 20:37:00	American Honda Finance Corp, P. O. Box 168128, Irving, TX 75016-8128

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520229910	+ Email/PDF: bncnotices@becket-lee.com	Oct 09 2024 20:48:14	Amex, PO Box 981537, El Paso, TX 79998-1537
520229911	+ Email/Text: bankrupt@andrewsfcu.org	Oct 09 2024 20:36:00	Andrews Fcu, 5711 Allentown Rd, Suitland, MD 20746-4547
520287923	+ Email/Text: bankrupt@andrewsfcu.org	Oct 09 2024 20:36:00	Andrews Federal Credit Union, 5711 Allentown Road, Suitland, MD 20746-4547
520229912	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Oct 09 2024 20:36:00	Apple Card/Gs Bank Usa, Lockbox 6112, P. O. Box 7247, Philadelphia, PA 19170-0001
520229915	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 09 2024 20:47:41	CBNA/Best Buy, PO Box 6497, Sioux Falls, SD 57117-6497
520229916	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 09 2024 20:59:35	CBNA/Macy's, P. O. Box 8053, Mason, OH 45040-8053
520244291	+ Email/Text: enotifications@santanderconsumerusa.com	Oct 09 2024 20:37:00	CCAP Auto Lease Ltd., P.O. BOX 961275, FORT WORTH, TX 76161-0275
520229913	Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 09 2024 20:59:21	Capital One, P.O. Box 6492, Carol Stream, IL 60197-6492
520255605	+ Email/PDF: ebn_ais@aisinfo.com	Oct 09 2024 20:47:47	Capital One, N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520229914	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 09 2024 20:47:39	Cbna, PO Box 6497, Sioux Falls, SD 57117-6497
520229917	^ MEBN	Oct 09 2024 20:36:03	Chrysler Capital, PO Box 660647, Dallas, TX 75266-0647
520229918	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 09 2024 20:47:39	Citi Bank/The Home Depot, PO Box 790328, Saint Louis, MO 63179-0328
520302968	Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 09 2024 20:59:41	Citibank N.A., Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
520229919	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 09 2024 20:37:00	Comenity Capital Bank/ Boscov's, Bankruptcy Department, P. O. Box 183043, Columbus, OH 43218-3043
520229920	+ Email/PDF: creditonebknofications@resurgent.com	Oct 09 2024 20:47:34	Credit One Bank, P. O. Box 98875, Las Vegas, NV 89193-8875
520257532	+ Email/Text: BANKRUPTCYDSM@DELAGELANDEN.COM	Oct 09 2024 20:37:00	DLL Finance LLC, PO BOX 2000, Johnston, IA 50131-0020
520229921	+ Email/Text: mrdiscen@discover.com	Oct 09 2024 20:36:00	Discover Bank, PO Box 30939, Salt Lake City, UT 84130-0939
520235744	Email/Text: mrdiscen@discover.com	Oct 09 2024 20:36:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
520229923	+ Email/Text: accountresearch@goodleap.com	Oct 09 2024 20:36:00	Goodleap, 1410 SW Morrison Street, Portland, OR 97205-1930
520306426	Email/PDF: resurgentbknofications@resurgent.com	Oct 09 2024 20:47:39	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520229925	Email/Text: EBN@Mohela.com	Oct 09 2024 20:36:00	Mohela/Dofed, 633 Spirit Drive, Chesterfield, MO 63005
520235648	+ Email/Text: RASEBN@raslg.com	Oct 09 2024 20:36:00	MSR Asset Vehicle LLC, Robertson, Anschutz, Schneid, & Crane PL, 13010 Morris Rd., Suite 450, Alpharetta, GA 30004-2001
520229926	+ Email/Text: nsm_bk_notices@mrcooper.com	Oct 09 2024 20:36:00	Mr. Cooper, PO Box 619094, Dallas, TX 75261-9094
520304170	Email/Text: nsm_bk_notices@mrcooper.com	Oct 09 2024 20:36:00	Nationstar Mortgage LLC, Attn: Bankruptcy Department, P.O. Box 619096, Dallas, TX 75261-9741
520312044	Email/Text: BKEBN-Notifications@ocwen.com	Oct 09 2024 20:36:00	PHH Mortgage Corporation, Bankruptcy

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User: admin

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			Department-P.O. Box 24605, West Palm Beach, FL 33416-4605
520229927	+ Email/Text: BKEBN-Notifications@ocwen.com	Oct 09 2024 20:36:00	PHH Mortgage Services, PO Box 5436, Mount Laurel, NJ 08054-5436
520229928	+ Email/Text: BKMAIL@planethomelending.com	Oct 09 2024 20:36:00	Planet Home Lending, 10 Research Pkwy, Wallingford, CT 06492-1963
520284307	+ Email/Text: BKMAIL@planethomelending.com	Oct 09 2024 20:36:00	Planet Home Lending, LLC, 321 Research Pkwy #303, Meriden, CT 06450-8342
520242154	+ Email/Text: bankruptcy1@pffcu.org	Oct 09 2024 20:36:00	Police & Fire Federal Credit Union, One Greenwood Square, 3333 Street Road, Bensalem, PA 19020-2022
520229929	Email/Text: bankruptcy1@pffcu.org	Oct 09 2024 20:36:00	Police and Fire FCU, 901 Arch St., Philadelphia, PA 19107-2495
520315061	Email/Text: bnc-quantum@quantum3group.com	Oct 09 2024 20:37:00	Quantum3 Group LLC as agent for, GoodLeap, PO Box 788, Kirkland, WA 98083-0788
520302613	Email/Text: bnc-quantum@quantum3group.com	Oct 09 2024 20:37:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
520229932	Email/PDF: ais.sync.ebn@aisinfo.com	Oct 09 2024 20:46:58	SYNCB/Lowe's, P. O. Box 71726, Philadelphia, PA 19176-1726
520229933	Email/PDF: ais.sync.ebn@aisinfo.com	Oct 09 2024 20:58:52	SYNCB/PayPal, Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060
520229930	^ MEBN	Oct 09 2024 20:37:10	Sunrun, 1800 W. Ashton Blvd., Lehi, UT 84043-5490
520313875	+ Email/PDF: ebn_ais@aisinfo.com	Oct 09 2024 20:47:04	Synchrony Bank, by AIS InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520309540	Email/Text: bncmail@w-legal.com	Oct 09 2024 20:36:00	TD Bank USA, N.A., C/O Weinstein & Riley, P.S., 1415 WESTERN AVE, SUITE 700, SEATTLE, WA 98101
520229935	Email/Text: bankruptcy@td.com	Oct 09 2024 20:37:00	TD Bank, N.A., P. O. Box 84037, Columbus, OH 31908-4037
520229934	+ Email/Text: bncmail@w-legal.com	Oct 09 2024 20:36:00	TD Bank USA/ Target Credit, P.O. Box 673, Minneapolis, MN 55440-0673
520249846	^ MEBN	Oct 09 2024 20:34:54	TD Bank, N.A., PO BOX 1931, Burlingame, CA 94011-1931
520229937	Email/Text: bkelectronicnotices@usaa.com	Oct 09 2024 20:36:00	USAA Federal Savings Bank/AMEX, 10750 McDermott Freeway, San Antonio, TX 78288-9876

TOTAL: 51

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Andrews Federal Credit Union, 5711 Allentown Rd, Suitland, MD 20746-4547
520268225	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
520268226	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
520415416	*+	Jorge Arbelo, 523 Westmont Lane, Vineland NJ 08360-2230
520415415	*+	Marcelino Arbelo, 104 Wally Drive, Richland NJ 08350-8009
520229931	*+	Sunrun, 1800 W. Ashton Blvd, Lehi, UT 84043-5490
aty	##+	Douglas McDonough, Frenkel Lambert Weiss Weisman & Gordon, 80 Main Street, Suite 460, West Orange, NJ 07052-5414

TOTAL: 0 Undeliverable, 6 Duplicate, 1 Out of date forwarding address

District/off: 0312-1

User: admin

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Form ID: pdf901

Total Noticed: 59

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 11, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 5, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Denise E. Carlon	on behalf of Creditor PLANET HOME LENDING LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Douglas J. McDonough	on behalf of Creditor Nationstar Mortgage LLC dmcDonough@flwlaw.com NRodriguez@flwlaw.com
Kimberly A. Wilson	on behalf of Creditor MSR Asset Vehicle LLC kimwilson@raslg.com
Matthew K. Fissel	on behalf of Creditor Andrews Federal Credit Union wbecf@brockandscott.com matthew.fissel@brockandscott.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
Victor Druziako	on behalf of Joint Debtor Omayra Torres bkdruziako@aol.com
Victor Druziako	on behalf of Debtor James R. Torres Sr. bkdruziako@aol.com

TOTAL: 8